

## Refine Search

### Search Results -

Terms	Documents
L7 and (reduc\$6 or minimiz\$6) same (cost\$3 or pric\$3)	2

Database:

US Pre-Grant Publication Full-Text Database  
 US Patents Full-Text Database  
 US OCR Full-Text Database  
 EPO Abstracts Database  
 JPO Abstracts Database  
 Derwent World Patents Index  
 IBM Technical Disclosure Bulletins

Search:

L11





### Search History

DATE: Friday, January 26, 2007    [Purge Queries](#)    [Printable Copy](#)    [Create Case](#)

<u>Set</u> <u>Name</u>	<u>Query</u>	<u>Hit</u> <u>Count</u>	<u>Set</u> <u>Name</u> result set
side by side			
<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=ADJ</i>			
<u>L11</u>	L7 and (reduc\$6 or minimiz\$6) same (cost\$3 or pric\$3)	2	<u>L11</u>
<u>L10</u>	L8 and (price or cost)	3	<u>L10</u>
<u>L9</u>	L8 and (determin\$6 or associat\$6) same (price or cost)	1	<u>L9</u>
<u>L8</u>	L7 and (differ\$6 or various) same plan\$	3	<u>L8</u>
<u>L7</u>	(ppo or hmo or mco) same virtual\$ same network\$6	9	<u>L7</u>
<u>L6</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same plan\$ same (healthcare or care or medical\$2)	1	<u>L6</u>
<u>L5</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same (state or city or country or national\$3) same (healthcare or care or medical\$2)	1	<u>L5</u>
<u>L4</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same (state or city or country or national\$3) same (healthcare or care or medical\$2)	1	<u>L4</u>

- L3 (ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same (state or city or country or national\$3) same (healthcare or care or medical\$2) 1 L3
- L2 (ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various) same (state or city or country or national\$3) same (healthcare or care or medical\$2) 1 L2
- L1 (ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various) same (state or city or country or national\$3) same (healthcare or care or medical\$2) same (participant\$ or malades or patient) same (compar\$6 or determin\$6) same (cost\$3 or pric\$3) 1 L1

END OF SEARCH HISTORY

[First Hit](#) [Fwd Refs](#)[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

End of Result Set



Generate Collection \*

Print

L11: Entry 2 of 2

File: USPT

May 11, 2004

DOCUMENT-IDENTIFIER: US 6735569 B1

TITLE: Method and system for providing a user-selected healthcare services package and healthcare services panel customized based on a user's selections

Brief Summary Text (6):

In response to the rapidly rising costs of their healthcare programs, employers have increasingly turned to Managed Care Organizations ("MCOs") such as Health Maintenance Organizations ("HMOs") and Preferred Provider Organizations ("PPOs"). MCOs develop restricted networks of healthcare service providers who are willing to accept a negotiated level of reimbursement which is typically much lower than the provider's standard fees. Because the employer (and not the employee/dependent) is the customer of the MCO, the employee/dependent has virtually no voice in the selection of the MCO's provider network. Employees who go outside the MCO's provider network typically receive no benefits from traditional HMOs and typically receive dramatically reduced benefits from PPOs or "Point of Service" HMO programs.

Brief Summary Text (7):

MCOs have also implemented extensive programs designed to further manage the cost of healthcare. Most of these Utilization Management ("UM") programs are designed to reduce utilization and restrict the delivery of care. Examples of UM programs include precertification programs which require prior authorization from the MCO before a physician can refer a patient to another physician, order a procedure or test or admit a patient to a hospital. Some MCO programs require that a Primary Care Physician ("PCP") be selected by each covered member, and that the PCP must act as a "gatekeeper" to authorize referrals to other physicians.

Brief Summary Text (11):

Ideally, healthcare service providers should be able to contract more directly with patients and employers, thereby reducing the role of intermediaries such as MCOs. Furthermore, employees and their families should be able to be "consumers" and make their healthcare purchasing decisions. Finally, employers should be afforded relief from both unpredictable and rising increases in their costs of sponsoring healthcare programs for their employees.

Brief Summary Text (12):

Accordingly, a need exists for a healthcare coverage system and method that allows individuals to contract for the healthcare services that they need, from the healthcare providers that they prefer, and at a price that is within their financial restraints. In other words, to empower the individual as a consumer. There further exists a need to implement Web sites on the Internet to reduce the administration costs of implementing such a healthcare coverage system and to facilitate the registration of individual members into the system. Finally, there exists the need to provide a mechanism that allows healthcare service providers to offer their services to consumers who seek to build a customized healthcare services package, while providing the healthcare service providers stable and predictable fixed monthly incomes and manageable patient lists.

[Previous Doc](#)

[Next Doc](#)

[Go to Doc#](#)

[First Hit](#) [Fwd Refs](#)[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

Generate Collection

Print

L7: Entry 8 of 9

File: USPT

May 11, 2004

DOCUMENT-IDENTIFIER: US 6735569 B1

TITLE: Method and system for providing a user-selected healthcare services package and healthcare services panel customized based on a user's selections

Brief Summary Text (6):

In response to the rapidly rising costs of their healthcare programs, employers have increasingly turned to Managed Care Organizations ("MCOs") such as Health Maintenance Organizations ("HMOs") and Preferred Provider Organizations ("PPOs"). MCOs develop restricted networks of healthcare service providers who are willing to accept a negotiated level of reimbursement which is typically much lower than the provider's standard fees. Because the employer (and not the employee/dependent) is the customer of the MCO, the employee/dependent has virtually no voice in the selection of the MCO's provider network. Employees who go outside the MCO's provider network typically receive no benefits from traditional HMOs and typically receive dramatically reduced benefits from PPOs or "Point of Service" HMO programs.

[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

## Refine Search

Your wildcard search against 10000 terms has yielded the results below.

***Your result set for the last L# is incomplete.***

The probable cause is use of unlimited truncation. Revise your search strategy to use limited truncation.

### Search Results -

Terms	Documents
L7 and (differ\$6 or various) same plan\$	3

**Database:**

US Pre-Grant Publication Full-Text Database  
US Patents Full-Text Database  
US OCR Full-Text Database  
EPO Abstracts Database  
JPO Abstracts Database  
Derwent World Patents Index  
IBM Technical Disclosure Bulletins

**Search:**

L8

**Refine Search**

**Recall Text**

**Clear**

**Interrupt**

### Search History

**DATE:** Friday, January 26, 2007    [Purge Queries](#)    [Printable Copy](#)    [Create Case](#)

<u>Set</u> <u>Name</u> side by side	<u>Query</u>	<u>Hit</u> <u>Count</u>	<u>Set</u> <u>Name</u> result set
	DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=ADJ		
<u>L8</u>	L7 and (differ\$6 or various) same plan\$	3	<u>L8</u>
<u>L7</u>	(ppo or hmo or mco) same virtual\$ same network\$6	9	<u>L7</u>
<u>L6</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same plan\$ same (healthcare or care or medical\$2)	1	<u>L6</u>
<u>L5</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same (state or city or country or national\$3) same (healthcare or care or medical\$2)	1	<u>L5</u>
<u>L4</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same (state or city or country or national\$3) same (healthcare or care or medical\$2)	1	<u>L4</u>
	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various		

<u>L3</u>	or dissimilar) same (state or city or country or national\$3) same (healthcare or care or medical\$2)	1	<u>L3</u>
<u>L2</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various) same (state or city or country or national\$3) same (healthcare or care or medical\$2)	1	<u>L2</u>
<u>L1</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various) same (state or city or country or national\$3) same (healthcare or care or medical\$2) same (participant\$ or malades or patient) same (compar\$6 or determin\$6) same (cost\$3 or pric\$3)	1	<u>L1</u>

END OF SEARCH HISTORY

## Refine Search

### Search Results -

Terms	Documents
L11 and(maximiz\$6 or optimiz\$6 or increas\$6)	2

Database:

US Pre-Grant Publication Full-Text Database  
 US Patents Full-Text Database  
 US OCR Full-Text Database  
 EPO Abstracts Database  
 JPO Abstracts Database  
 Derwent World Patents Index  
 IBM Technical Disclosure Bulletins

Search:

L14

Refine Search

Recall Text

Clear

Interrupt

### Search History

DATE: Friday, January 26, 2007

[Purge Queries](#)[Printable Copy](#)[Create Case](#)

Set  
Name Query  
 side by  
 side

Hit  
Count Set  
Name  
 result  
 set

DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=ADJ

<u>L14</u>	L11 and(maximiz\$6 or optimiz\$6 or increas\$6)	2	<u>L14</u>
<u>L13</u>	L11 and(maximiz\$6 or optimiz\$6)	1	<u>L13</u>
<u>L12</u>	L11 and (maximiz\$6 or optimiz\$6) same sav\$3	0	<u>L12</u>
<u>L11</u>	l7 and (reduc\$6 or minimiz\$6) same (cost\$3 or pric\$3)	2	<u>L11</u>
<u>L10</u>	L8 and (price or cost)	3	<u>L10</u>
<u>L9</u>	L8 and (determin\$6 or associat\$6) same (price or cost)	1	<u>L9</u>
<u>L8</u>	L7 and (differ\$6 or various) same plan\$	3	<u>L8</u>
<u>L7</u>	(ppo or hmo or mco) same virtual\$ same network\$6	9	<u>L7</u>
<u>L6</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same plan\$ same (healthcare or care or medical\$2)	1	<u>L6</u>
<u>L5</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same (state or city or country or national\$3) same (healthcare or care or medical\$2)	1	<u>L5</u>



<u>L4</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same (state or city or country or national\$3) same (healthcare or care or medical\$2)	1	<u>L4</u>
<u>L3</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same (state or city or country or national\$3) same (healthcare or care or medical\$2)	1	<u>L3</u>
<u>L2</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various) same (state or city or country or national\$3) same (healthcare or care or medical\$2)	1	<u>L2</u>
<u>L1</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various) same (state or city or country or national\$3) same (healthcare or care or medical\$2) same (participant\$ or malades or patient) same (compar\$6 or determin\$6) same (cost\$3 or pric\$3)	1	<u>L1</u>

END OF SEARCH HISTORY

## Refine Search

### Search Results -

Terms	Documents
L11 and(maximiz\$6 or optimiz\$6 or increas\$6)	2

Database:

US Pre-Grant Publication Full-Text Database  
 US Patents Full-Text Database  
 US OCR Full-Text Database  
 EPO Abstracts Database  
 JPO Abstracts Database  
 Derwent World Patents Index  
 IBM Technical Disclosure Bulletins

Search:

L14





### Search History

DATE: Friday, January 26, 2007

[Purge Queries](#)
[Printable Copy](#)
[Create Case](#)

Set  
 Name Query  
 side by  
 side

Hit  
 Count Set  
 Name  
 result  
 set

DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=ADJ

<u>L14</u>	L11 and(maximiz\$6 or optimiz\$6 or increas\$6)	2	<u>L14</u>
<u>L13</u>	L11 and(maximiz\$6 or optimiz\$6)	1	<u>L13</u>
<u>L12</u>	L11 and (maximiz\$6 or optimiz\$6) same sav\$3	0	<u>L12</u>
<u>L11</u>	L7 and (reduc\$6 or minimiz\$6) same (cost\$3 or pric\$3)	2	<u>L11</u>
<u>L10</u>	L8 and (price or cost)	3	<u>L10</u>
<u>L9</u>	L8 and (determin\$6 or associat\$6) same (price or cost)	1	<u>L9</u>
<u>L8</u>	L7 and (differ\$6 or various) same plan\$	3	<u>L8</u>
<u>L7</u>	(ppo or hmo or mco) same virtual\$ same network\$6	9	<u>L7</u>
<u>L6</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same plan\$ same (healthcare or care or medical\$2)	1	<u>L6</u>
<u>L5</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same (state or city or country or national\$3) same (healthcare or care or medical\$2)	1	<u>L5</u>

<u>L4</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same (state or city or country or national\$3) same (healthcare or care or medical\$2)	1	<u>L4</u>
<u>L3</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various or dissimilar) same (state or city or country or national\$3) same (healthcare or care or medical\$2)	1	<u>L3</u>
<u>L2</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various) same (state or city or country or national\$3) same (healthcare or care or medical\$2)	1	<u>L2</u>
<u>L1</u>	(ppo or hmo or mco) same virtual\$ same network\$6 same (differ\$6 or various) same (state or city or country or national\$3) same (healthcare or care or medical\$2) same (participant\$ or malades or patient) same (compar\$6 or determin\$6) same (cost\$3 or pric\$3)	1	<u>L1</u>

END OF SEARCH HISTORY